

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SUSAN L. CHILDERS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-24725

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/22/2016 and confirmed on 6/12/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		98,537.68
Less Refunds to Debtor	2,072.74	
TOTAL AMOUNT OF PLAN FUND		96,464.94

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	4,655.87	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,655.87

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 0692	0.00	0.00	0.00	0.00
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 0692	5,880.22	5,880.22	0.00	5,880.22
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 0692	0.00	37,115.69	0.00	37,115.69
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 0692	0.00	0.00	0.00	0.00
	WESTMORELAND COUNTY TAX CLAIM BI Acct: 2512	0.00	0.00	0.00	0.00
	HUNTINGTON NATIONAL BANK(*) Acct: 1069	13,110.61	13,110.61	1,297.06	14,407.67
	WELLS FARGO BANK NA D/B/A WELLS FA Acct: 7548	15,625.00	15,625.00	2,518.99	18,143.99
					75,547.57

Priority					
	MAUREEN KROLL Acct:	0.00	0.00	0.00	0.00
	SUSAN L. CHILDERS Acct:	0.00	0.00	0.00	0.00
	SUSAN L. CHILDERS Acct:	2,072.74	2,072.74	0.00	0.00
	MAUREEN KROLL Acct:	1,000.00	1,000.00	0.00	0.00
	MAUREEN KROLL Acct:	2,000.00	2,000.00	0.00	0.00
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 0692	0.00	0.00	0.00	0.00
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 0692	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	ALLEGHENY RADIOLOGY ASSOC++	0.00	0.00	0.00	0.00

16-24725

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2645				
	CAPITAL ONE BANK (USA) NA BY AMERIC	9,410.53	9,410.53	0.00	9,410.53
	Acct: 3881				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct:				
	COMENITY CAPITAL BANK	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 6590				
	CAPITAL ONE NA**	538.26	538.26	0.00	538.26
	Acct: 5894				
	PREMIER MEDICAL ASSOC	0.00	0.00	0.00	0.00
	Acct: 6360				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 1664				
	WELLS FARGO BANK NA D/B/A WELLS F	3,049.78	3,049.78	0.00	3,049.78
	Acct: 7548				
	AMERICAN INFOSOURCE LP AGENT FOR	262.93	262.93	0.00	262.93
	Acct: 0001				
	VERIZON WIRELESS	0.00	0.00	0.00	0.00
	Acct:				
	CHRISTOPHER CHILDERS	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					13,261.50
TOTAL PAID TO CREDITORS					88,809.07
TOTAL CLAIMED					
PRIORITY 0.00					
SECURED 34,615.83					
UNSECURED 13,261.50					

Date: 01/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
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SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:
SUSAN L. CHILDERS

Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-24725

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Susan L. Childers
Debtor

Case No. 16-24725-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 28, 2022

User: auto
Form ID: pdf900

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Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2022:

Recip ID	Recipient Name and Address
db	+ Susan L. Childers, 1011 Mars Hill Road, Sutersville, PA 15083-1086
cr	+ Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
cr	+ Wilmington Savings Fund Society, FSB d/b/a Christi, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
cr	Wilmington Savings Fund Society, FSB, as indenture, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14340293	+ Allegheny Radiology Associates, LTD, P.O. Box 3425, Pittsburgh, PA 15230-3415
14340294	+ Bayview Loan Servicing, LLC, c/o Mark J. Udren, Esquire, Udren Law Offices, P.C., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14340295	+ Berkheimer Tax Administrator, P.O. Box 25153, Lehigh Valley, PA 18002-5153
14340297	+ Christopher W. Childers, 1011 Mars Hill Road, Sutersville, PA 15083-1086
14340303	+ Premier Medical Associates, P.O. Box 644984, Pittsburgh, PA 15264-4984
14368419	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
14340305	+ Wells Fargo Dealer Services, P.O. Box 17900, Denver, CO 80217-0900
15055438	Wilmington Savings Fund Society, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14401678	Email/PDF: ebn_ais@aisinfo.com	Jan 28 2022 23:40:26	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14419505	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jan 28 2022 23:32:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1873
14355190	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 28 2022 23:40:25	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14379995	Email/PDF: bncnotices@becket-lee.com	Jan 28 2022 23:40:26	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14340298	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 28 2022 23:33:00	Comenity Bank/Dress Barn, P.O. Box 182789, Columbus, OH 43218-2789
14340299	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 28 2022 23:33:00	Comenity Capital/Blair, P.O. Box 182120, Columbus, OH 43218-2120
14340300	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 28 2022 23:33:00	Credit Management Co., 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14340301	+ Email/Text: bankruptcy@huntington.com	Jan 28 2022 23:33:00	Huntington National Bank, P.O. Box 182519, Columbus, OH 43218-2519
14340302	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 28 2022 23:32:00	Kohls/Capone, P.O. Box 3115, Milwaukee, WI 53201-3115
14367901	+ Email/PDF: rmscedi@recoverycorp.com	Jan 28 2022 23:40:30	PRA Receivables Management, LLC, PO Box

District/off: 0315-2
Date Rcvd: Jan 28, 2022

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Total Noticed: 24

14340304	Email/Text: amieg@stcol.com	41021, Norfolk, VA 23541-1021
		Jan 28 2022 23:32:00 State Collection Service Inc., 2509 S. Stoughton Road, Madison, WI 53716
14344554	+ Email/Text: bankruptcy@huntington.com	Jan 28 2022 23:33:00 The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Fay Servicing, LLC as servicer for Wilmington Savi
cr		Wilmington Savings Fund Society
cr		Wilmington Savings Fund Society, FSB, as indenture
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15238476	*	Wilmington Savings Fund Society, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14340296	##+	Capital One Bank (USA) N.A., c/o Kenneth Hayes, Esquire, Hyat, Hayt & Landau, LLC, 123 S. Broad Street, Suite 1660, Philadelphia, PA 19109-1003

TOTAL: 5 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2022 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Alexandra Teresa Garcia	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brett A. Solomon	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor Fay Servicing LLC as servicer for Wilmington Savings Fund Society, FSB, as indenture Trustee, for the NRPL Trust 2019-3 Mortgage-backed Notes, Series 2019-3. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com
Celine P. DerKrikorian	

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User: auto

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on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mwc-law.com

Maureen Kroll

on behalf of Debtor Susan L. Childers maureen@mkroll.comcastbiz.net lisa@mkroll.comcastbiz.net

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 10